

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

	)	Group Art Unit: 3628
	)	Examiner: Jennifer Liversedge
Applicant: LAWRENCE	)	REQUEST TO REOPEN
	)	PROSECUTION, INCLUDING
Application No.: 09/812,628	)	AMENDMENT AND RESPONSE to
	)	December 09, 2008 Examiner's Answer
Filing Date: 3/20/2001)	
	)	Attorney Docket No.: G08.126
For: AUTOMATED ACCOUNT RISK)	
MANAGEMENT	)	PTO Customer Number 28062
	)	Buckley, Maschoff & Talwalkar LLC
	)	Five Elm Street
	)	New Canaan, CT 06840

Mail Stop Amendment (EFS)
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Examiner's Answer including new grounds of rejection dated December 09, 2008, Applicant respectfully requests the Office to reopen prosecution and amend the above-identified application as follows:

Amendments to the claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 7 of this paper.